

Consumer Alert: Watch Out For Deer

More deer accidents occur in October and November than the rest of the year. We have a few tips to make sure you understand what insurance coverage you need before a collision.

Understanding Your Coverage

Damage to your vehicle from a collision with an animal is covered under an auto policy's optional comprehensive coverage. If you only have collision coverage or liability coverage, your insurance carrier may not cover damage to your vehicle resulting from a collision with an animal. Contact your agent or insurance company to discuss adding comprehensive coverage to your policy. Filing a claim for an accident covered by your comprehensive coverage means you'll still need to pay a deductible.

What to Do After an Animal Accident

If you are about to hit a deer or other animal, hold firmly onto the steering wheel, apply your brakes and come to a stop. If you can't avoid a collision, try not to swerve. After a collision with an animal, follow these steps:

- If possible, move your vehicle to a safe place and turn on your hazard lights. This may mean pulling over to the shoulder of the highway.
- If you can't move your car, or the animal is blocking traffic, alert authorities so they can clear the roadway.
- Document the accident by taking photos of the damage to your vehicle, the roadway and any injuries sustained.

Tips to Avoid an Animal Collision

- Deer signs are placed at known deer-crossing areas. Pay attention and reduce your speed when you see these signs.
- Be extra cautious during dawn and dusk hours, when animals tend to be more active. Stay alert and watch your speed.
- Make sure your headlights are in working order to improve your night vision. Using high beams can help spot wildlife, but be considerate of other drivers when using them.
- Stay focused while driving. Do not text, talk on your phone or allow passengers to distract you.



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